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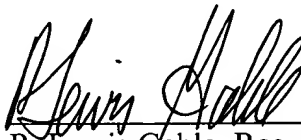
Applicant: Gerald P. Sullivan
Serial No.: 09/624,732
Filed: July 25, 2000
Art Unit: 3625
Examiner: James H. Zurita
Title: APPARATUS AND METHOD FOR CREATING AND
MANAGING A FINANCIAL INSTRUMENT

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

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The undersigned attorney of record for the subject application hereby grants to Harold Gell access to and permission to copy the subject application.

Respectfully submitted,



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